

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: :  
PAUL HRYWNAK : CASE NO. 18-00484  
Debtor : CHAPTER 13

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LANDMARK COMMUNITY BANK :

Movant, :

vs. :

PAUL HRYWNAK :

Respondents. :

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**DEBTORS ANSWER TO MOTION FOR RELIEF FROM**  
**AUTOMATIC STAY UNDER SECTION 362**

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AND NOW COMES, Paul Hrywnak, and files an Answer to Landmark Community Bank's Motion for Relief From the Automatic Stay:

1. Paul Hrywnak, (hereinafter the "Debtor") filed a Chapter 13 bankruptcy proceeding with the U.S. Bankruptcy Court for the Middle District of Pennsylvania.

2. Charles J. DeHart, III, Esq. was appointed the Chapter 12 Trustee.

3. Under the Chapter 13 Plan, Debtor was to make regular monthly payments to the Movant outside of the Plan.

4. Movant alleges that Debtors have failed to make monthly car loan payments.

5. Debtor was ill and fell behind on payments. Debtor is in a position to make two (2) payments at this time.

6. In the event that there remains a default, the Debtors wish to enter into a Stipulation to cure the arrears over a six month period.

7. Movant is not entitled to relief from the automatic stay as there is equity in the property encumbered by Movant's security interest, arrearage amount due has been paid or shall be paid through the Chapter 13 Plan, and, therefore, the Movant is adequately protected.

WHEREFORE, the Debtor respectfully requests that Movant's Motion for Relief from the Automatic Stay be denied.

Respectfully submitted,

Date: May 16, 2018

/s/Tullio DeLuca  
Tullio DeLuca, Esquire  
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**CERTIFICATE OF SERVICE**

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The undersigned hereby certifies that on May 16, 2018, he caused a true and correct copy  
of Debtor's Answer to Landmark Community Bank's Motion for Relief from the Automatic  
Stay to be served via electronic filing to the CM/ECF participant at the following:

Charles J. DeHart, III, Esq. at [dehartstaff@ramapo.com](mailto:dehartstaff@ramapo.com)

Joseph Campolieto, Esq. at [jcamp@4palaw.com](mailto:jcamp@4palaw.com)

Date: May 16, 2018

/s/Tullio DeLuca

Tullio DeLuca, Esq.